the TVFCU newsletter

TONAWANDA VALLEY FEDERAL CREDIT UNION

March 2019

Ten Jefferson Square • P.O. Box 398 • Batavia, NY 14021

www.tvfcubatavia.com

Proof of income and credit report required. Pre-approvals begin 4/3/19.
No coupons apply or refinancing TVFCU debt. Restrictions apply.

Wave (farewell) – Good bye to your Mortgage Application Fee!

Wave (gesture), *involving moving one's hand*

Waves (hairstyle), *a hairstyle for curly hair*

Wave, *a disturbance that transfers energy through matter or space.*

Wave (audience) *when successive spectators raise their arms*

Wind wave, *a surface wave on bodies of water caused by wind*

Wave (typeface)

Offer good 6/1/19 thru 6/29/19; Applies to all Mortgage and Home Improvement Applications.
Please schedule your appointment during these days to say farewell to your application fee.

(585)343-5627 • (800)722-8224 • Wanda (585)344-5544 • (800)887-5544

TVFCU_28671_March Newsletter_v4.indd 1 3/8/19 8:51 AM

Happy Retirement!

What does playing Santa, wearing a gorilla costume while passing out bananas, and offering a tutorial as Dr. Scott explaining the complex technique of changing an empty roll of toilet paper have to do with a former teller, Lending and Mortgage Officer and a Collection Specialist?

At TVFCU, all of that and more pertains to the interesting career of Sharon Knepshield. Sharon began working at the credit union in 1995 and recently, announced that she will retire June 1, 2019.

Sharon is regarded as a favorite by so many of our members who eagerly look for her to help them again just because she was so instrumental in assisting them, in the past, with the issues that were vital to them and their family. Sharon always had time to listen and when necessary, develop a solution tailor made for them.

Sharon's sense of humor and down to earth perspective on life and loans will be hard to replace. She is regarded as a mainstay in our credit union family and it is bittersweet that we extend her the fondest farewell. On behalf of the TVFCU staff and Board of Directors, we wish her only the best in her retirement years with Gary (aka the boss) and her children and grandchildren. (On a side note, we secretly wish she realizes one thing on her bucket list – to meet her great-grandchildren.)

Join us for our *Annual* Meeting

Thursday, May 16, 2019 at 4:45 pm

As a TVFCU member, you are welcome to join the Board of Directors and CEO, Kristine Duran, as they review the strengths, milestones and challenges of the past year. This is your opportunity to learn, firsthand, the goals and objectives that the credit union has achieved and how this directly affects you. The meeting starts promptly at 4:45 pm in the TVFCU Board Room inside the credit union office.

An election will be held at the Annual Meeting to fill expiring terms for the TVFCU Board of Directors. The Nominating Committee has submitted the following candidates to fill three year terms:

Kevin Andrews	Treasurer, Board Member since 2015, Genesee County Treasurer's Office, Deputy County Treasurer
Julie Mellon	2nd Vice Chair, Board Member since 2008, Graham Manufacturing, Credit Manager
Leslie Strollo	1st Vice Chair, Board Member since 1997; also, serves on the Asset Liability Committee, IRS Analyst, Retired

Nominations for vacancies are not accepted from the floor. Nominations were to be made by petition and were to be filed with the Nominating Committee, no later than March 1, 2019. Please contact our CEO, Kristine Duran, should you need additional information regarding these requirements.

Proof of income and credit report required. All loans subject to TVFCU approval. No additional coupons apply. Restrictions apply.

TVFCU_28671_March Newsletter_v4.indd 2 3/8/19 8:51 AM